

REMARKS

Claims 1-23 are pending in the application.

Claims 1-23 have been rejected.

Claims 1, 7, 13, 18 and 23 have been amended.

Priority

While the Office Action indicates that “[a]pplicant’s claim for the benefit of a prior-filed application under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is acknowledged” it states the belief that the “[a]pplicant has not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. 119(e)” since “[t]he inventors’ names on record with the provisional application 60/342,022 are not the same as the inventors’ names on record for the non-provisional application 10/024,990.” (Office Action, p. 2.) Thus, the Office Action concludes that the “[a]pplicant is required to delete the reference to the prior-filed application from the first paragraph of the specification and from the declaration, unless applicant can establish that the inventors as stated on the two applications are indeed the same individuals.” (Instant Office Action, p.2.)

Applicants assert that the individuals identified as Antonius Budianto and Annie Cheng as the sole inventors on record with Provisional Application Serial No. 60/342,022 are, respectively, the same individuals identified as Antonius Adhi Wiryawan and Kit Man Cheng as co-inventors on record for the present non-provisional Application Serial No. 10/024,990. Affidavits from Antonius Adhi Wiryawan and Kit Man Cheng establishing this fact accompany this reply. Therefore, Applicants respectfully submit

that the present Application is entitled to the priority date established by the referenced provisional application.

Rejection of Claims Under 35 U.S.C. §102

Claims 1-4, 6-10 and 12-23 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,699,527, issued to Davidson ("Davidson"). Applicants traverse this rejection. Applicants submit that the cited portions of Davidson fail to teach either *communicating* or *receiving* at least a portion of the *commercial loan application data* to *pre-populate* at least one data field of one of the plurality of user interface displays.

Regarding the independent claims 1, 7, 13, and 18 the Office Action states:

As to claims 1, 7, 13, and 18, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions (col. 1, lines 24-36), the set of instructions, which when executed, perform a method, comprising: communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (col. 4, lines 60-67 and col. 5, lines 1-12); receiving the commercial loan application data via the network communication link (col. 4, lines 18-21 and Fig. 2); storing the commercial loan application data in a storage device (col. 5, lines 12-17); *and communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of a subsequent one of the plurality of user interface displays (col. 4, lines 3-9).*

Office Action, p. 3. (Emphasis Added.) The Office Action offers no further discussion of these claims.

Thus the Office Action cites Davidson 4:3-9 to show that both the "communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface

displays” limitation of claims 1 and 7 and, apparently, the “receiving at least a portion of the commercial loan application data from the server to pre-populate at least one data field of a subsequent one of the plurality of user interface displays” limitation of claims 13 and 18 are purportedly taught by Davidson. The cited section of Davidson states that

Because the system includes user friendly and fully integrated software, loan applicants (the loan applicant) need only enter the required raw data--the financial statements and analysis are automatically *generated* by the system. This process requires less outside resources and saves the loan applicant considerable up-front time and expense.

Davidson 4:3-9 (emphasis added.) There are at least three problems with these assertions:

(1) the cited section of Davidson contains no teaching of communicating or receiving; (2) the “financial statements and analysis” of the cited section of Davidson do not correlate with the “commercial loan application data” of claims 1, 7, 13, and 18; and, (3) the cited section of Davidson fails to teach pre-populating at least one data field of the plurality of interface displays.

The first problem, that Davidson 4:3-9 provides no teaching of *communicating* or *receiving* at least a portion of the commercial loan application data, arises since this section contains no teaching of communication or reception of any kind of data. This section mentions that “the required raw data” is *entered* and that “the financial statements and analysis” are *generated*, but it does not teach that any data is communicated or received, as claimed.

The second problem arises if it is the intent of the Office Action to equate the generated “financial statements and analysis” mentioned in Davidson 4:3-9 with the commercial loan application data of claims 1, 7, 13, and 18. The claimed commercial loan application data is data that has been captured or entered via user interface displays. See, e.g., claim 1 (“communicating a user interface...configured to capture commercial

loan application data.”). But the “financial statements and analysis” mentioned in this section have not been captured or entered via user interface displays, as claimed. Instead, this section of Davidson states that “the financial statements and analysis are automatically generated by the system.”

Further, in asserting that Davidson teaches “the user interface including a plurality of user interface displays configured to capture commercial loan application data,” the Office Action cites Davidson 4:60-5:12, and, in so doing, equates the commercial loan application data with data that is *entered* by a loan applicant. The loan application data discussed by Davidson 4:60-5:12 is entered by a loan applicant “until all the information concerning the loan application process is inputted by the loan applicant into the system.” Thus, since Davidson 4:3-9 specifically distinguishes the *generated* “financial statements and analysis” from data that is *entered* (e.g., the “required raw data”), the Office Action has, by its own definitions, precluded equating the “financial statements and analysis” of Davidson 4:3-9 with the commercial loan application data.

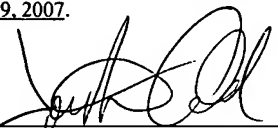
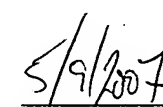
The third problem, that the cited section of Davidson fails to teach pre-populating at least one data field of the plurality of interface displays, arises even if it is assumed, for the sake of argument, that the generated “financial statements and analysis” of Davidson 4:3-9 qualify as commercial loan application data that was communicated or received. Davidson 4:3-9 contains no teaching that the “financial statements and analysis” are used to *pre-populate* a data field of any kind. Davidson 4:3-9 merely states that the automatic generation of the financial statements and analysis “requires less outside resources and saves the loan applicant considerable up-front time and expense.” But requiring fewer outside resources and saving the loan applicant considerable time and expense does not necessitate pre-population of a data field, as claimed. For example, it may be that, once

generated, the "financial statements and analysis" are merely stored on the system disclosed in Davidson and are not used to pre-populate any data field.

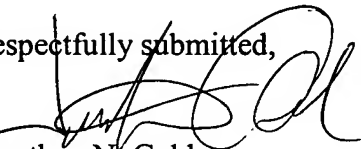
For at least these reasons, Applicants submit that Davidson fails to anticipate independent claims 1, 7, 13, and 18 and all claims depending therefrom. Applicants therefore respectfully request that the Examiner withdraw this rejection and provide an indication of the allowability of all claims rejected thereby.

CONCLUSION

In view of the amendments and remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, COMMISSIONER FOR PATENTS, P. O. Box 1450, Alexandria, VA 22313-1450, on <u>May 9, 2007</u> .	
	
Attorney for Applicant(s)	Date of Signature

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